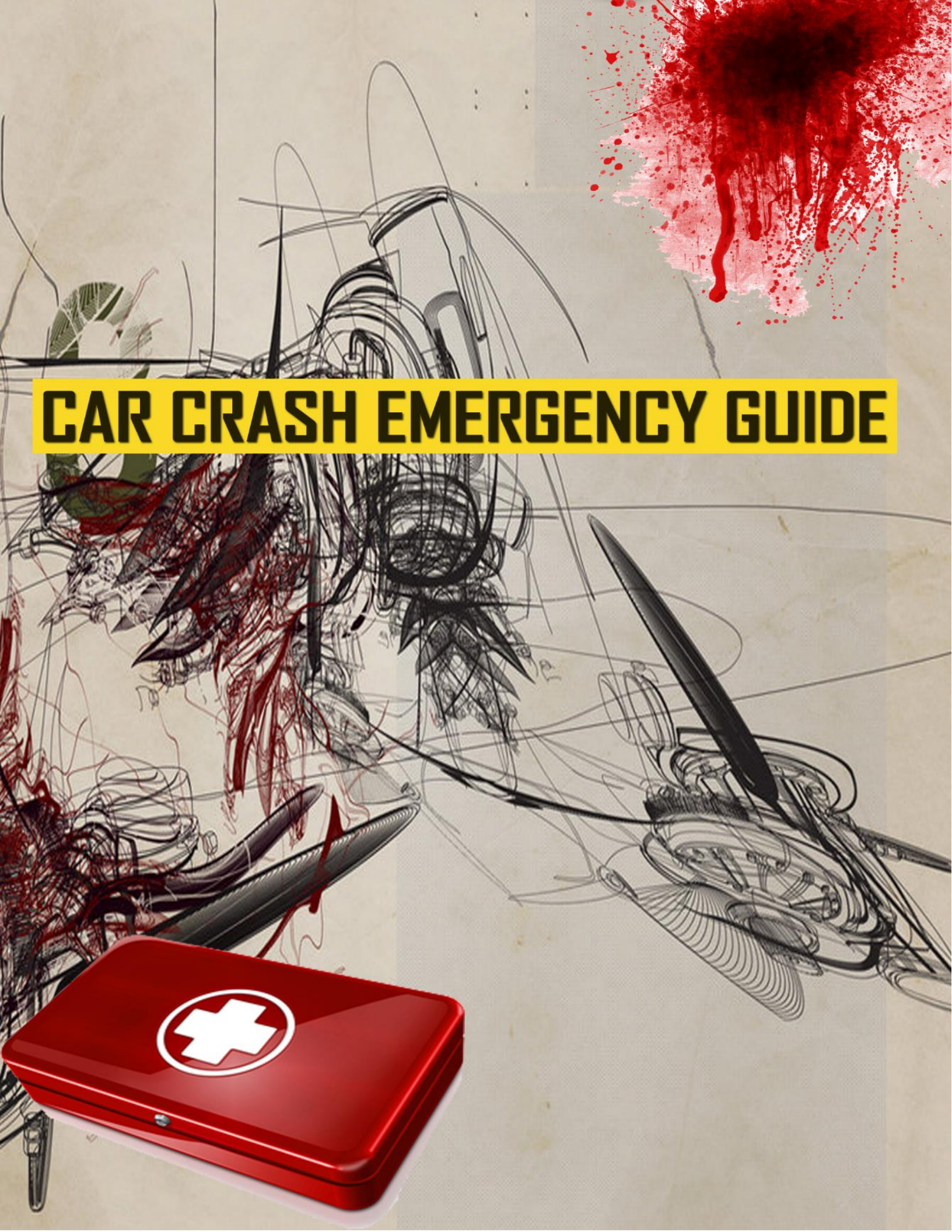


CAR CRASH EMERGENCY GUIDE



Car Crashes

Driving is probably the most dangerous thing most of us will ever do. According to the National Highway Traffic Safety Administration (NHTSA), there are more than 30,000 deaths and over 2 million injuries from motor vehicle crashes in the U.S. every year.



Information to collect at the time of accident (if possible)

- Time and date
- Contact details including names, addresses and telephone numbers of drivers, passengers and pedestrians involved. If a party is driving within the course of his employment, take both the driver and the employer's details. It may be worth noting a

description of the driver, location and any distinguishing features.

- Vehicle details including make, model, registration number, colour, any modifications and the number of passengers in each vehicle
- Insurance details for the driver of the other vehicle
- Whether the parties were using headlights and/or indicator lights
- The weather, visibility and lighting conditions, including street lighting
- Name, "collar number" and force details of any police officer attending and other emergency services details if appropriate
- Identify the damage to each vehicle involved
- Identify any injuries to persons involved
- If you have a camera, take some photographs of the accident scene

Useful information to jot down at the time or after the accident

- A full description of what happened including sketches of the vehicles' positioning
- Estimated speed of the vehicles involved
- The type of road

- A description of the scene of the accident, including any relevant road markings, signals and obstructions. For example, “skip outside property at road junction.”

Reporting

It’s an offence to refuse to give details to the other driver following an accident, if there has been injury or property damage

Inform your insurance company of the accident as quickly as possible. The company may refuse to insure you if you have not notified them of the accident within the time period set out in the policy.

What to do

Although you do your best to drive responsibly and defensively, it's still smart to know what to do just in case you end up in a collision. Crashes can be very scary, but here are some tips if one happens to you:

Take some deep breaths to get calm. After a crash, a person may feel a wide range of emotions — shock, guilt, fear, nervousness, or anger — all of which are normal. But take a few deep breaths or count to

10 to calm down. The calmer you are, the better prepared you will be to handle the situation. This is the time to take stock of the accident and try to make a judgment about whether it was a serious one.

Keep yourself and others safe. If you can't get out of your car — or it's not safe to try — keep your seatbelt fastened, turn on your hazard lights, then call 911 if possible and wait for help to arrive. If the collision seems to be minor, turn off your car and grab your emergency kit. If it's safe to get out and move around your car, set up orange cones, warning triangles, or emergency flares around the crash site.

If there are no injuries and your vehicle is driveable, make a reasonable effort to move the vehicle to a safe spot that is not blocking traffic (like the shoulder of a highway or a parking lot). In some states it's illegal to move your car from the scene of a crash, though.

Check for Injuries and Report the Incident

Check on everyone involved in the crash to see if they have any injuries. This includes making sure you don't have any serious injuries. Be extremely cautious — not all injuries can be seen.

If you or anyone involved isn't feeling 100% (like if you start trying to get photos or write down details on the crash and start feeling dizzy or out of it), call 911 or any other number your state uses to request emergency assistance on roadways. Be ready to give the dispatcher the following information:

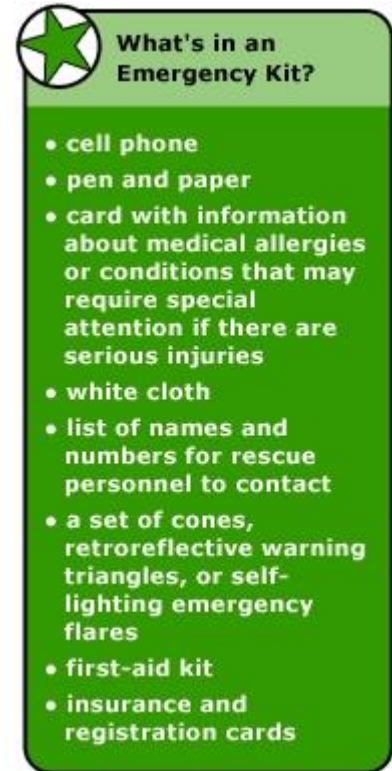
Who? The dispatcher will ask for your name and phone numbers in case the authorities need to get more information from you later.

What? Tell the dispatcher as much as you can about the emergency — for instance, whether there is a fire, traffic hazard, medical emergency, etc.

Where? Let the dispatcher know exactly where the emergency is taking place. Give the city, road name, road number, mile markings, direction of travel, traffic signs, and anything else you can think of to help them know how to find you.

Make sure you stay on the line until the dispatcher says it's OK to hang up.

Sometimes, you can get the police to come to the crash scene even if there are no injuries, especially if you tell them you need someone to mediate — in other words, to help you figure out what happened and who's at fault. But in certain areas, as long as both vehicles can be safely driven away, police officers won't come to the scene unless someone is hurt. If the police do not come to the scene, make sure you file a vehicle incident report at a police station.



Take Down Driver Information

Ask to see the driver's license of the other drivers involved in the crash so that you can take down their license numbers. Also get their name, address, phone number, insurance company, insurance policy number, and license plate number. If the other driver doesn't own the vehicle involved, be sure to get the owner's info as well.

Take Notes on the Crash

If the crash is minor and you feel that you can describe it, try to put the details in writing. Detailed notes and photos of the scene may help the court and insurance agencies decide who is responsible. Get a good description of the vehicles involved — year, make, model, and color. Take photos of the scene — including the vehicles and any damage, the roads, any traffic signs, and the direction each vehicle was coming from.

Try to draw a diagram of the exact crash site and mark where each car was, what direction the car was coming from, and what lane it was in. Write down the date, time, and weather conditions. If there were any witnesses, try to get their names and contact info so that they can help clear up matters if one of the other drivers isn't completely honest about what really happened.

You can only do these things if you think the collision was minor (for instance, if the airbag did not inflate). If the crash is major, you want to involve the police.

Even if you think a crash was your fault, it might not be. That's why insurance companies say that you should not admit fault or accept blame at the scene.

The Aftermath

While the crash itself might be upsetting, dealing with the aftermath can be too. In the hours or days following a collision, some people may still be shaken up. They may be beating themselves up over what happened — especially if they feel the crash was avoidable. Sometimes, people close to those who were involved (like families and best friends) can experience some emotional problems too. These feelings are all normal. Once some time passes, the car is repaired, and the insurance companies are dealt with, most car crashes become mere afterthoughts.

In some cases, though, these feelings can get stronger or last for longer periods of time, keeping a person from living a normal life. Posttraumatic stress disorder (PTSD) can occur after a devastating event that injured or threatened to injure someone. Signs of PTSD may show up immediately following the crash, or weeks or even months after.

Not everyone who experiences stress after a trauma has PTSD. But here are some symptoms to look out for:

- avoiding emotions or any reminders of the incident

- constant feelings of anxiousness, crankiness, or anger
- avoiding medical tests or procedures
- constantly reliving the incident in one's mind
- nightmares or trouble sleeping

If you notice any of these symptoms after you've been in a car crash, try talking through the experience with friends or relatives you trust. Discuss what happened, and what you thought, felt, and did during the collision and in the days after. Try to get back into your everyday activities, even if they make you uneasy. If these things don't help, ask your parent or guardian to help you check in with your doctor.

Other Road Problems

Plenty of people have minor incidents — like running over the mailbox while backing out of the driveway. Somewhere between hitting mailboxes and hitting other cars are common problems like blowouts and breakdowns.

Flat Tires

Getting a flat tire while you're driving can be jarring — literally. To prevent this, make sure your tires aren't too old and check your tire pressure at least once a month.

If you do find yourself in a blowout situation, here are a few suggestions from AAA to get you through it safely:

Don't panic and stay off the brake. Sudden braking could cause a skid. Look ahead and hold the steering wheel with a firm grip. Slow down gradually by taking your foot off the accelerator. Try to steer the vehicle to the side of the road safely. Let the vehicle slow down before applying the brakes with gentle pressure. Bring the vehicle to rest on the side of the roadway, shoulder, or parking lot.

Set up your breakdown site. Once safely off the road and out of the line of traffic, turn on your emergency flashers to alert other drivers of your situation. Set up your warning signs (cones, triangles, or flares) behind your vehicle so others realize your car is disabled. If you know how to change your tire and can do it safely without getting too close to traffic, do it, or call your auto club for help.

Get help if you need it. Automobile clubs will come to help 24/7, 365 days a year — many people become members to get this kind of

emergency assistance. Ask your parents if your family belongs to an automobile club and, if you do, get a membership card. Use a cell phone or highway emergency phone to call for help. While you're waiting, raise the hood of your car and hang a white T-shirt or rag out the window or off the radio antenna so that police officers will know you need help. For safety reasons, don't try to flag down other drivers. Only walk along a multi-lane highway if you can see a business or someone who can help you nearby.

Don't walk in or get near traffic.

After it's done. Take your vehicle to the shop so a mechanic can look it over for any damage.

Breakdowns

If your vehicle breaks down, safely bring it to a stop and out of the line of traffic — as far off the roadway as possible. Set up your breakdown site out of traffic. A major difference between flat tires and breakdowns is that it's less likely that you will be able to fix a car that has broken down. That's why it's wise to signal that you need help by properly displaying the white cloth and calling for roadside assistance or the police.

If you manage to get your car safely out of traffic, wait inside with the doors locked. If someone stops and offers to help you, just open the window slightly and say that you've already called for help. Again, only walk along a multi-lane highway if you can see help nearby, and stay as far away from traffic as possible.

3 methods to survive

It should be noted that every vehicle is different, and much of the information here (such as airbags) will not apply to those who drive vehicles from 1990 or earlier. The methods of avoiding an accident, and the position one should be in during a crash, however, are effectively universal.

Method 1 of 3: Be prepared

1. Wear your seat belt. Wearing your seatbelt is one of the most important things you can do to survive a car crash. Make sure that your lap belt sits low on your hip bones and that the shoulder belt goes across the center of your chest. Children should be seated in proper child restraints until they are large enough to properly wear a lap and shoulder belt.

2. Drive a safe car which is fitted with seat belts and other safety features. You won't have to worry about head support unless you are driving a really old car from the 1980s or under. Older cars, which may just have lap belts and almost never have any additional safety features, are generally less safe than large vehicles. SUVs tend to be more prone to rollover accidents than cars. Try to drive the safest car that suits your needs and budget. The Insurance Institute for highway safety maintains extensive crash test ratings and lists of safe vehicles of different sizes and styles
3. Store objects such that they will not hit you if the car gets hit. If an object could become a projectile during a crash, either remove it from the car, or stow it in the trunk, or, in the case of a minivan, in the well behind the seat.
4. Make sure the safety systems on your car are serviced regularly. Airbags and seat-belts significantly reduce injury and death in automobile accidents.
5. Do not lean against the dashboard. If there is a high-speed crash, the car's airbags inflate. They have saved lives, but they inflate with such force that if you are leaning against the dashboard when they inflate you will be thrown backwards and injured. If the car has curtain airbags (also called side airbags) it is also dangerous to lean against the sides of the car.

6. Make sure your car's engine, brakes, transmissions, suspension and tires are in good condition. The safest accident is the one you don't get in; having your car in top running condition can help you avoid an accident or minimize harm in case you get in an accident.

Method 2 of 3: Use good driving practices

1. Obey traffic laws and be conscious of current conditions. Adjust your driving if in heavy traffic or inclement weather. Sixty mph may be safe when it's dry, but if a sudden rain falls, wetting the roadway and raising oil off the ground, it will probably be safer to drive at a lower speed.
2. Focus on what you are doing. While driving, avoid using cell phones, reading maps, eating and other distracting activities. If you are a passenger, sit up straight with your seat-belt fastened. Don't lean your seat too far back, don't put your feet up on the dashboard, and definitely do not distract the driver. Do not place objects on top of the air bag enclosure.
3. Anticipate potential problems. Observe the road looking for things that could end up causing an accident. Look ahead for cars or pedestrians that may move into your car's path. Keeping a safe distance behind other vehicles (following the

"two second rule") can help you have enough time to react when a vehicle in front of you makes an unexpected move. Stay away from distracted drivers (e.g., the guy on his way to work using an electric razor), tailgaters and other drivers engaging in risky behaviors. Keep an eye on parked cars. They may pull out in front of you; people may exit from them or move from between them without much warning.

Method 3 of 3: Avoid or minimize an accident

1. Stay calm. If an accident appears imminent, you need to respond quickly but smoothly. Vehicles of all types respond better to smooth steering and braking inputs.
2. Choose your course of action. You need to decide what combination of steering, braking and accelerating will best serve to avoid or minimize the harm from an accident.
3. Brake with control. Braking practices vary depending upon whether your vehicle has anti-lock brakes. No anti-lock brakes - If your car lack anti-lock brakes, you need to pump the brakes to keep the car under control. If you slam on the brakes, your car will start to skid and you will lose control. You cannot steer a vehicle when the brakes are locked. Press firmly, then release. If you feel the tires start to skid release the brakes

before steering. Anti-lock brakes - Do not pump anti-lock brakes. Your car's ABS computer will pulse them much faster than you can (you will feel the pedal vibrate a bit when this occurs). Just hold the brakes firmly and steer normally.

4. Steer smoothly. - Very jerky motions of the steering wheel, especially with heavy vehicles or those with light rear ends (e.g., pickup trucks) are likely to lead to skids.
5. Accelerate if needed. Although it seems counter-intuitive, sometimes the best way to avoid an accident is to speed up and get out of the way.
6. Take steps to recover if you start to skid or lose control. If your car starts to skid or if a tire blows, follow these steps to control the car. Don't hit the brakes. This will only make things worse. Keep a firm grip on the wheel. Steer in the direction of the skid. If the back of your car is sliding to the driver's left, turn the wheels to the left. Wait for your tires to regain traction before braking or pressing the accelerator.
7. If a crash is unavoidable, try to minimize damage. Avoid head-on collisions into other vehicles or front-end collisions into immovable objects like large trees or concrete barriers. Do as much as you can to control your car's speed. The faster the impact, the more damage it will cause. Avoid side impacts. Serious injury is likely to result if another car strikes your car

on the side where it is much weaker structurally and closer to the driver.

8. After a crash, switch off your engine, do not smoke, and stop anyone else from smoking. This especially important if one of the vehicles involved in the crash was carrying dangerous goods (e.g. flammable goods such as paraffin or aerosols, or explosive goods), as in such crashes it is important to prevent explosions or fires, as much as you are not in a film and in reality cars can only really explode or catch fire after crashes if the crash involved a vehicle carrying dangerous goods.
9. Call emergency services after a crash. Apply first aid if needed. Do not attempt to removed injured people from a vehicle yourself. Explosions are very unlikely, and you could aggravate any neck spinal injuries, even if the victim feels uninjured. Leave removal of injured people to the emergency services.

Tips

Remain calm and above all remain silent. You will likely be disoriented and confused after a serious accident, even if think you're uninjured. Many people will arrive at the scene of the accident and ask you "What happened?" You do not have to speak to anyone about what you think may have caused the accident.

Above all, avoid saying anything that may incriminate you, such as "I'm sorry" or "I think it may have been speeding" etc. Such comments could end up causing you thousands of dollars.

If you aren't the one driving, in most, if not all cases, the middle back seat is the safest place to be, that is, with seatbelts. If the car crashes, you are in the middle seat and you are not wearing a seatbelt, you could be ejected from the vehicle, with fatal results.

If you are purchasing a new vehicle, be sure to note the standard and optional safety features, such as where and how many air bags come with the car. Research crash test results, and consider built-in monitoring services such as General Motors' OnStar system. These can notify emergency personnel of an accident.

Write a list to yourself of what to do in case of an accident and keep it in your glove box. Read it and follow the instructions which you wrote to yourself.

Use your cell phone to take pictures of the accident.

Be sure to exchange information with others involved in the accident and get information from eyewitnesses.

If you have a cell phone, make any calls you need to make either in the privacy of your car, if you can, or away from any witnesses. Again, do not try to explain what happened to anyone on the phone, e.g. the tow truck driver. Just say, there has been an accident.

Warning

Do not bend over or cover your head. In the event of a roll over, any force significant enough to warp in the roof and bend or break the A-beams might hit your head, and possibly knock you unconscious. It is unlikely to do nearly as much damage as that caused to your neck from having your head in front of the air bags when they deploy.

What not to do

Unless you're trying to score points in a demolition derby, attempt insurance fraud, or raise your national profile as a NASCAR driver, odds are, you don't ever want to be in a car wreck.

An auto accident can ruin your entire day. In addition to the inconvenience of missing work or a crucial appointment, you also have to deal with damage to your car, liability issues, possible traffic citations and even injuries in some unfortunate cases.

At the risk of sounding like a defensive driving video, here are some statistics: the National Highway Traffic Safety Administration

reports there were 2.24 million crashes with injuries in the U.S. in 2010. The good news is that since cars are safer than ever before, fatal crashes are down to their lowest levels in 60 years [source NHTSA].

Even so, most drivers are likely to be involved in a car accident at least once in their lives. You can be the safest and most cautious driver around, but that doesn't save you from the person who careens through a red light and into your car because they were attempting to send a text message while they were driving.

After you're involved in an accident, there are steps you must take to ensure your own safety, the safety of the other driver or anyone else involved in the wreck and that everything has been properly documented for law enforcement and insurance reasons. There are also some things you should never, ever do after a wreck. Those things are what we will cover now.

1. Leave the scene

Let's say you're involved in a wreck, but it's not a bad one. You've collided with another car but the damage is minor. No one appears to be injured at first glance. So you're cool to drive away, right?

Actually, you're not. Regardless of whether a wreck looks serious, you always have to stop, check on the other person involved, exchange insurance information and report it to law enforcement. If you don't, you've committed a crime.

In Texas, for example, driving away after a wreck could land you a charge of failure to stop and render aid. It's a misdemeanor offense, but if someone is injured or killed, it could be elevated to a felony.

In addition, if someone is injured, you are required to provide assistance to an injured person, including transporting him or her to a hospital if necessary.

So if you're in a wreck, do your due diligence and stick around to help the other people involved. You'd want them to do the same for you, right? Plus, if you don't, you could get arrested. Seems pretty simple.

2. Forget to call 911

Some of us may believe that if no one was hurt in a wreck, it's not necessary to call 911 and report the accident. This is actually a very bad idea, and here's why.

Let's say you and the other driver make a sort of a "gentleman's agreement" to let the insurance company handle things, but not to report the wreck to police. But even if the other driver seems on the level, how do you know their insurance is up to date? Or even real?

How do you know the driver that hit you doesn't have active arrest warrants? Also, someone may be in need of medical attention, so it never hurts to call and report what happened.

As many as one in seven drivers has no car insurance. Many are skirting the system by carrying a fake or expired insurance card. If you get into a wreck with someone who has no insurance, you're the one who's up the creek without a paddle.

If you don't get a police report documenting your wreck, what proof do you have that it even happened? In some areas, law enforcement doesn't always respond to collisions unless there are injuries, but you always have the opportunity to get an accident report. Sometimes, this helps speed up the claims process as well. Do yourself a favor and make sure you do this.

3. Lose your cool

A car crash is never a pleasant experience. Afterward, your emotions are usually running high and you may even be injured. In spite of this, it's never a good idea to lose your cool, especially at the other driver. (Yes, even if the wreck was their fault.)

When you're dealing with the other driver, the first thing to ask is, "Are you alright?" Don't start laying blame on them or yelling at them. It's not going to fix anything and it's not doing anyone any good. Take some deep breaths and stay calm. You need to be in a good frame of mind to assess the situation and do everything you need to do in terms of documenting the accident.

Here's one other thing you shouldn't do at the scene of a wreck: tell people it was your fault. If you do this, you're legally admitting liability for the accident, which could expose you to a lawsuit or other penalties. Just keep it together, make sure everyone is safe, be polite, but protect yourself at the same time.

4. Forget proper documentation

So you've stayed at the scene of the crash, called 911, and decided not to be a raging jerk to the other driver involved. What else do you need to do? For one, don't forget to properly document the wreck and get the right insurance information from the other motorist.

Try to clear your head and figure out exactly what happened. What were you doing just before the crash? What street were you on, and in what direction were you headed? When did the other driver enter into the picture? You'll need to have a consistent and accurate account of the wreck to give to law enforcement and insurance providers. You may even find yourself telling this story several times.

Generally, you'll need to get the other driver's name, address, insurance company name and policy number. Make note of the make, model and color of vehicle they were driving as well. Don't forget to write down the other vehicle's license plate number, too.

Were there any witnesses? If so, get their names and phone numbers. If you have a camera, take some pictures of the crash site. Those may come in handy during the claims process later on.

5. Neglect the aftermath

While the car wreck was probably traumatic and difficult enough, the hardest part often comes after. That's why it's important to follow up on everything that needs to be taken care of. This can sometimes include getting legal and medical advice.

First of all, were you injured in the wreck? Have you had pain or persistent health problems since it happened? If so, you need to see a doctor right away. You may also want to get in touch with a lawyer if you think you're facing big medical bills. And if another driver is threatening legal action against you, you'll probably need to get a lawyer of your own.

Make sure you register your insurance claim quickly. Many insurance companies have time limits on when a claim can be filed, so get on it right away. It's best to know what your own insurance covers ahead of time -- you don't want to find out you'll be paying for a rental car out of pocket. It helps to know whether your state laws assign "fault" to one of the involved drivers. Also, remember you have the right to send your car to any repair shop of your choosing.

Don't be afraid to stay on top of the insurance companies, too. Keep in constant contact with them and with the repair shop. After all, you want to get this resolved quickly and correctly so you can get on with your life, right?